


EXHIBIT

K

CORRESPONDENT FUNDING CONTROL

Borrower(s) BILLY E SINGLETARY		Loan Number 1007213491		Date Funded 04/17/2006		Prepay N/A	
Address, City, State, Zip 169 Vanhome St, Jersey City, NJ 07304							
Loan Program 2/38 LIB 1.57CAP BILIN30		Term 360	Floors 582	Owner Occupied <input checked="" type="checkbox"/>	Non-Owner Occupied <input type="checkbox"/>	Loan Purpose Cashout Refinance	
Purchased Balance \$238,000.00	Interest Rate 8.225	Margin 6.250	Ratios 37.412/ 41.761		LTV 85.000	Appraised Value 280,000.00	
Original Loan Amount 238,000.00					Date 1st Pmt Due To NEW CENTURY 06/01/2006		
Correspondent Lender: Equity Source Home Loans LLC 1116 Campus Drive West Morganville, NJ 07751					P&I \$1,695.16		
					Loan Status Approved		
					Risk A+		
					Census Tr. 4600		
Home	0.000	%----->	\$ 0.00				
Branch		%----->	\$				
Broker	1.500	%----->	\$ 3,570.00				
Total	1.500	%----->	\$ 3,570.00				
Branch 3453/3453 - Pearl River (Region 24)		A/E Kevin Conover					
Branch # 3453		Source # 05					

Loan Purchase Worksheet	
Purchase Loan Amount	\$238,000.00
Interest 1.4 Days @ \$ 53.63	
From: 05/01/2006 To: 04/17/2006	-\$750.82
Total Purchase Price (%): 1.500%	
Total Purchase Premium (\$):	\$3,570.00
Net Impounds Due To/From Correspondent Lender:	\$0.00
Misc. fee #1 to/from seller	
NCEN	-\$350.00
Misc. fee #2 to/from seller	
assignment	-\$25.00
	
<p>NET WIRE AMOUNT TO CORRESPONDENT LENDER</p> <p>\$240,444.18</p>	
APPROVED BY _____	Date _____
FUNDER Courtney Fox	Date _____
WIRE AMOUNT \$240,444.18	

Pre Funding Audit Worksheet

LOAN NUMBER: 1007213491				SS# Borrower 246-66-6852	
MORTGAGORS: BILLY E SINGLETARY				Co-Borrower	
HAZARD INSURANCE					
ESCROWS				Condo N	
Haz Insurance N				Company LLOYDS OF LONDON	
Taxes N				Expiration Date 05/13/2006	
Lien N				Premium \$1,280.22	
Int. on Escrows N				Coverage \$238,000.00	
ARM Loan Y				Policy Number AIH8787	
ARM Plan Code 40LIB26MBLLN30				FLOOD INSURANCE	
PROPERTY ADDRESS				Company LLOYDS OF LONDON	
169 Vanhorne St Jersey City, NJ 07304 Telephone # Home (201)432-3905 Work 2013303225				Expiration Date	
				Premium \$0.00	
				Coverage \$0.00	
				Policy Number	
MAILING ADDRESS				MISC. INSURANCE	
169 VANHORNE ST Jersey City, NJ 07304				Company	
				Expiration Date	
				Premium	
NOTE INFORMATION				Coverage	
Interest Rate 8.225				Policy Number	
Principal Balance \$238,000.00				MISC INFO	
Orig. Mtg Amnt \$238,000.00				Prepay Penalty N/A	
Loan Term 360 months				Flood Insurance N	
Closing Date 03/31/2006				Earthqk Insurance N	
Disb. Date 04/05/2006				Wind/ Vol Insurance N	
Note Date 03/31/2006				Loan Assumable N	
Maturity Date 05/01/2036				Inv. # 555	
PMT Due Date 05/01/2006				Cat # 1	
1st Pmt Date 06/01/2006				PROPERTY INFO	
Int. Due From Clsg. \$0.00				Property Type 2 Unit	
Esc. Due From Clsg. \$0.00				Property Type Code 2	
Margin 6.250				Loan Purpose Cashout Refinance	
Interest Rate Floor 8.225				Owner Type 1	
Balloon Term				Occupancy Code Primary Residence	
PAYMENT INFORMATION				Property Value \$280,000.00	
P & I \$1,695.16				Purchase Price \$0.00	
County \$	Town \$			# of Borrowers 1	
City \$	School \$			Person Code N	
Hazard \$	FreeForm \$			PTS + ORIG FEE \$0.00	
Flood \$			TAX INFORMATION		
Coupon Month			Payee-County Hudson	Payee-Town Jersey City	
Bill Cycle			Due Date	Due Date	
Initial Esc. State Dt			Disb Amnt. \$	Disb Amnt.	
Doc Code / Balance 98 1.000			Payee-City Jersey City	Payee-School	
LOCATION INFO.			Due Date	Due Date	
State Code 34			Disb Amnt. \$	Disb Amnt.	
County Hudson			Payee-FreeForm		
City Jersey City			Due Date		
Property Occupancy 1			Disbursement Amnt. \$		
Construction Code E			Tax Id# NA*		
Tax Name/Borrower SINGLETARY			FLOOD INFORMATION		
SubDivision			Program Regular Program		
Section			Determination Date 03/16/2006		
Block			Box #B - C.P.# 340223		
Lot			Certification No 340223		

DATA AUDIT SHEET

LOAN DATA

Loan Number: 1007213491
Originator: New Century Mortgage Corporation
Matrix Code: Traditional
Concurrent Loan #:
Transaction Type: Correspondent
Accounting Funding Date:
Date Funds Pledged:
Refinance Type: Debt Consolidation
Impounded: No Escrow
Section 32: N
Flood Ins. Required: N

NOTE

Property Street Addr:
189 Vanhome St
Property Unit Nbr:
Property City: Jersey City
Property State: NJ
Property Zip: 07304
Property County: Hudson

Loan Program: 2/38 LIB 1.5/7CAP BLN30
Loan Amount: 238,000.00
Purchase Balance: 238,000.00
Interest Rate: 8.225
1st Payment Due: 08/01/2006
1st Due To NCM: 08/01/2006
Maturity Date: 05/01/2036
P & I: 1,695.16
Amortization Term: 480
Loan Term: 360
The Index: 6 Month LIBOR Index
Look Back Period:
Margin: 6.25
Rounding Method: Rounded to the nearest .125
Periodic Cap: 1.500%
1st Rate Adj Cap: 1.500%
1st Rate Adj Date: 05/2008
Life Rate Ceiling: 15.225
Late Charge (days): 15
Late Charge (%): 5.000
PrePay Penalty (yrs): 0
Assumable: No

BRANCH / BROKER / FEES

Branch: 3453/3453 - Pearl River (Region 24)
Account Executive Kevin Conover
Broker: 80268 Equity Source Home Loans LLC
Origination Points: 0.000 0.00
Broker Fees: 0.00 0.00
Broker Rebate: 0.000 0.00
Corr Purch Price: .00
Discount Points: 0.00
Lender Fees: 0.00

BORROWER INFORMATION

Application Date: 03/16/2006
Borrower 1
Last Name: SINGLETARY
First Name: BILLY
Middle Name: E
Suffix:
Mailing Address:
189 VANHORNE ST
Jersey City, NJ 07304
Marital Status: Unmarried
Home Phone: (201)432-3905
Work Phone: 2013303225
Time on Property: 2
Time on Job: 27
SSN: 246-66-6852
FICO Score: 562
HMDA Data:
Ethnicity: Not Hispanic or Latino Sex: M DOB: 08/06/45
Race: White

Application Taken: By Telephone
Lender's Observation: No
Co-Borrower/ Borrower 2
Last Name:
First Name:
Middle Name:
Suffix:
Mailing Address:

Marital Status:
Home Phone:
Work Phone:
SSN:
HMDA Data:
Ethnicity: Sex: DOB:
Race:

Application Taken:
Lender's Observation:

APPROVAL

Risk Grade: A+
Doc Type: Full Doc - 2yr W2/Tax Returns
Loan Purpose: Cashout Refinance
Occupancy: Primary Residence
Income: 5,856.01
Front Debt Ratio: 37.412
Back Debt Ratio: 41.761
Underwriter Name: Tarena Keegan
LTV: 85.000
CLTV: 85.000
Existing Lien Balance: N/A

APPRAISAL

Sales Price: 238,000.00
Review Appraisal Amt. 280,000.00
Appraisal Amount 280,000.00
Property Type: 2 Unit
PUD Project Name:

Was the loan audited by the funder? ☐ Yes ☐ No

Auditor: _____
Shipper

Editor: _____
Supervisor / Manager

Comments:

New Century Mortgage Corporation
18400 Von Karman, Ste 1000
Irvine, CA 92612

WIRE REQUEST FORM
Correspondent

DATE: April 17, 2006

BORROWER NAME:

BILLY E SINGLETARY

WIRE AMOUNT: 240,444.18

LOAN NUMBER:

1007213491

INTERMEDIARY BANK INFORMATION:

Product - Traditional

NAME: _____

ADDRESS: _____

ABA # _____

BENEFICIARY'S BANK INFORMATION:

NAME: INDEPENDENCE SAV

ADDRESS: _____

BROOKLYN, NY

ABA # 226071211

BENEFICIARY INFORMATION:

NAME: EQUITY SOURCE HOME LOANS,LLC

ACCT. NO. AT BENEFICIARY'S BANK: 1336018088

ORDER NO: EQ8488

FURTHER CREDIT INFORMATION:

SINGLETARY Loan 1007213491

Funder Name:

HUD-1 Impound Certification

Courtney Fox

Funder Signature:

Funding Authorization Number



835183

Printed by: Courtney Fox

Printed on: 04/17/2006 1:04:31 PM

NCMC
Wire Request Form
RE-293 (121302)

EQUITITLE, LLC
1118 CAMPUS DRIVE WEST
MORGANVILLE, NJ 07751
TEL: (732) 972-1820
FAX: (732) 9720430

WIRE INSTRUCTIONS

NAME OF ACCT: EQUITITLE, LLC TRUST ACCOUNT
1118 CAMPUS DRIVE WEST
MORGANVILLE, NJ 07751

ACCT #: 94205 44734
NAME OF BANK: BANK OF AMERICA
BANK ROUTING #: 026 009 593

BANK ADDRESS: MARLBORO PLAZA OFFICE
ENGLISHTOWN, NJ 07726

BANK TEL: (732) 972-4490 ASK FOR DIANE

Loan Number: 0023442114

Exhibit 1

A DISCHARGE OF MORTGAGE executed by CHASE HOME FINANCE, LLC, dated JANUARY 25, 2007 and recorded on FEBRUARY 09, 2007 BOOK 00991 PAGE 00234 INSTRUMENT NUMBER 001004196.

An assignment from EQUITY SOURCE HOME LOANS, LLC to NEW CENTURY MORTGAGE CORPORATION, dated MARCH 31, 2006 and recorded on OCTOBER 11, 2007 BOOK 01144 PAGE 00313 INSTRUMENT NUMBER 001026816.

New Century Mortgage Corporation
18400 Von Karman, Ste 1000
Irvine, CA 92612

WIRE REQUEST FORM Correspondent

DATE: April 17, 2006

BORROWER NAME:

BILLY E SINGLETARY

WIRE AMOUNT: 240,444.18

LOAN NUMBER:

1007213491

INTERMEDIARY BANK INFORMATION:

Product - Traditional

NAME: _____

ADDRESS: _____

ABA # _____

BENEFICIARY'S BANK INFORMATION:

NAME: INDEPENDENCE SAV

ADDRESS: _____

BROOKLYN, NY

ABA # 226071211

BENEFICIARY INFORMATION:

NAME: EQUITY SOURCE HOME LOANS, LLC

ACCT. NO. AT BENEFICIARY'S BANK: 1336018088

ORDER NO: EQ8488

FURTHER CREDIT INFORMATION:

SINGLETARY Loan 1007213491

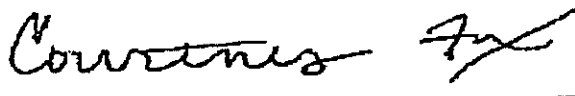
Funder Name:

HUD-1 Impound Certification

Courtney Fox

Funder Signature:

Funding Authorization Number




835183

Printed by: Courtney Fox

Printed on: 04/17/2006 1:04:31 PM

CORRESPONDENT FUNDING CONTROL

Borrower(s) BILLY E SINGLETARY		Loan Number 1007213491	Date Funded 04/17/2006	Prepay N/A
Address, City, State, Zip 169 Vanhome St. Jersey City, NJ 07304				
Loan Program 2/38 11B 1.5/7CAP BIL N30	Term 360	Fico 582	Owner Occupied <input checked="" type="checkbox"/>	Non-Owner Occupied <input type="checkbox"/>
Loan Purpose Cashout Refinance				
Purchased Balance \$238,000.00	Interest Rate 8.225	Margin 6.250	Ratios 37.412/ 41.761	
Original Loan Amount 238,000.00			LTV 85.000	Appraised Value 280,000.00
			Date 1st Pmt Due To NEW CENTURY 06/01/2006	
Correspondent Lender: Equity Source Home Loans LLC 1116 Campus Drive West Morganville, NJ 07751			P&I \$1,695.16 Loan Status Approved Risk A+ Census Tr. 4600	
Home	0.000	%	> \$ 0.00	
Branch		%	> \$	
Broker	1.500	%	> \$ 3,570.00	
Total	1.500	%	> \$ 3,570.00	
			Branch 3453/3453 - Pearl River (Region 24) A/E Kevin Conover Branch # 3453 Source # 05	

Loan Purchase Worksheet	
Purchase Loan Amount	\$238,000.00
Interest .14 Days @ \$ 53.63	
From: 05/01/2006 To: 04/17/2006	-\$750.82
Total Purchase Price (%): 1.500%	
Total Purchase Premium (\$):	\$3,570.00
Net Impounds Due To/From Correspondent Lender:	\$0.00
Misc. fee #1 to/from seller	
NCEN	-\$350.00
Misc. fee #2 to/from seller	
assignment	-\$25.00
	
<p>NET WIRE AMOUNT TO CORRESPONDENT LENDER</p> <p>\$240,444.18</p>	
APPROVED BY _____	Date _____
FUNDER Courtney Fox	Date _____
WIRE AMOUNT \$240,444.18	

Hobbes
N.Y.
Roxbury
1 Feb 1900



LOAN CONFIRMATION

Confirm Date: 03.16.06
Pricing Expires: 03.30.06
Credit Expires: 05.15.06

Borrower: **BILLY SINGLETARY**

FastQual® Loan Number : 3621543
Lender Case Number :

Instructions: Please print two copies of this page on legal size paper. Attach one to the loan file when submitting final documentation to New Century and keep the other for your permanent records. Completed loan package must be submitted to New Century within 14 calendar days of confirmation date in order to honor the rate issued by FastQual. Loans submitted after the 14th day will be subject to repricing.

Please submit this loan confirmation and loan file to:

New Century Mortgage
2 Blue Hill Plaza, Lobby Level
Pearl River, NY 10965

BROKER ID NUMBER: 80268

Company EQUITY SOURCE HOME LOANS LLC	Address 1116 CAMPUS DRIVE WEST	City MORGANVILLE	State NJ	Zip 07751
Loan Officer Name reka rjhsinghani	Phone 732.617.9550	Fax 732.617.9904	E-mail rjh@equitysource.com	
Account Executive Kevin Conover	Phone 732.278.0313	Fax 866.536.8045	E-mail KConover@ncn.com	
Account Manager Dawn Fratangelo	Phone 845.201.2109	Fax 866.262.8547	E-mail DFratangelo@ncn.com	

LOAN INFORMATION

Borrower Name(s) BILLY SINGLETARY	Phone 201.432.3905	Property Address 169 VANHORNE ST	City Jersey City	State NJ	Zip 07304
Co-Borrower Name(s)	Phone				

LOAN DESCRIPTION

Loan Type: Refinance
Loan Amount: \$238,000
Appraised Value: \$280,000
Purchase Price: N/A
Occupancy: Primary Residence
Property Description: Detached (SFR or PUD)
Documentation: Full
Cash Out: \$47,000
Down Payment: N/A
Location Type: Suburban
Cash Reserve Months: 0

LTV: 85%
CLTV: 85%

Product: Traditional FICO Program

Program Description: 40 Year ARM/2 Year Fixed
Loan Term: 40 Year Fully Amortized,
Pre-Payment Penalty: Program or State Specific

Buydown Points: 0.0
Broker Rebate: 1.0
Grade: A+
Middle Credit Score: 582

Base Rate: 8.000%
Total Add-Ons: 0.350%
Special Discount: 0.000%
Final Rate: 8.350%
Margin: 6.250%
Monthly Payment: \$1,717.68

LOAN CONDITIONS

- ☐ W2 (prev 1 yr) for borrower
- ☐ Supporting documentation required for all excluded/modified tradelines
- ☐ Demands on all mortgages
- ☐ Photos of subject and comps (one set of originals)
- ☐ Escrow/closing instructions signed by all parties, certified copy
- ☐ All liens affecting title; incl. taxes must be paid @ closing
- ☐ 12 months canceled checks or VDR from a management company or a VOM w/12-month history
- ☐ Original file (complete)
- ☐ Broker Good Faith Estimate and TIL (final)
- ☐ 1003 (final) w/all sections completed; signed/dated
- ☐ Open accounts are subject to payoff at underwriter discretion
- ☐ Appraisal (original) signed/dated
- ☐ Broker must be licensed for business in property state
- ☐ Credit report (tri-merge) using the primary wage earner's middle score
- ☐ Paystub (< 30 days) for borrower
- ☐ Appraisal review including conditions (satisfied)
- ☐ HUD (estimated/final) on subject transaction
- ☐ Prelim title report/title commitment
- ☐ Debt ratio cannot exceed product/program guidelines

Lender Loss Payable:
New Century Mortgage Corporation
P.O. Box 11052, Orange, CA 92668-8152
1-800-561-4587

NOTES:

CORRESPONDENT FUNDING CONTROL

Borrower(s) BILLY E SINGLETARY	Loan Number 1007213491	Date Funded 04/17/2006	Prepay N/A
Address, City, State, Zip			
169 Vanhome St, Jersey City, NJ 07304			
Loan Program	Term	Fico	Owner Occupied Non-Owner Occupied
2/38 LIB 1.5/7CAP BLIN30	360	582	<input checked="" type="checkbox"/> <input type="checkbox"/>
Purchased Balance	Interest Rate	Margin	Ratios
\$238,000.00	8.225	6.250	37.412/ 41.761
Original Loan Amount			
238,000.00			
Date 1st Pmt Due To NEW CENTURY 06/01/2006			Cashout Refinance
Correspondent Lender:	Equity Source Home Loans LLC 1116 Campus Drive West Morganville, NJ 07751		P&I \$1,695.16 Loan Status Approved Risk A+ Census Tr. 4600
Home Branch Broker Total	0.000 1.500 1.500	% % %	\$ \$ \$ \$
Branch		%	\$
Broker		%	\$ 3,570.00
Total		%	\$ 3,570.00
Branch	3453/3453 - Pearl River (Region 24)		
A/E	Kevin Conover		
Branch #	3453	Source #	05
Loan Purchase Worksheet			
Purchase Loan Amount	\$238,000.00		
Interest .14 Days @ \$ 53.63			
From: 05/01/2006 To: 04/17/2006	-\$750.82		
Total Purchase Price (%): 1.500%			
Total Purchase Premium (\$):	\$3,570.00		
Net Impounds Due To/From Correspondent Lender:	\$0.00		
Misc. fee #1 to/from seller			
NCEN	-\$350.00		
Misc. fee #2 to/from seller			
assignment	-\$25.00		
NET WIRE AMOUNT TO CORRESPONDENT LENDER \$240,444.18			
APPROVED BY _____ Date _____			
FUNDER Courtney Fox _____ Date _____			
WIRE AMOUNT \$240,444.18			

HOBENUS
N.Y.
ROAST AT
1 FOOT PAPER



DATA AUDIT SHEET

LOAN DATA

Loan Number: 1007213491
Originator: New Century Mortgage Corporation
Matrix Code: Traditional
Concurrent Loan #:
Transaction Type: Correspondent
Accounting Funding Date:
Date Funds Pledged:
Refinance Type: Debt Consolidation
Impounded: No Escrow
Section 32: N
Flood Ins. Required: N

NOTE

Property Street Addr:

169 Vanhome St

Property Unit Nbr:

Property City: Jersey City

Property State: NJ

Property Zip: 07304

Property County: Hudson

Loan Program: 2/38 LIB 1.5/7CAP BLLN30

Loan Amount: 238,000.00

Purchase Balance: 238,000.00

Interest Rate: 8.225

1st Payment Due: 06/01/2006

1st Due To NCM: 06/01/2006

Maturity Date: 05/01/2036

P & I: 1,695.16

Amortization Term: 480

Loan Term: 360

The Index: 6 Month LIBOR Index

Look Back Period:

Margin: 6.25

Rounding Method: Rounded to the nearest .125

Periodic Cap: 1.500%

1st Rate Adj Cap: 1.500%

1st Rate Adj Date: 05/2008

Life Rate Ceiling: 15.225

Late Charge (days): 15

Late Charge (%): 5.000

PrePay Penalty (yrs): 0

Assumable: No

BRANCH / BROKER / FEES

Branch: 3453/3453 - Pearl River (Region 24)

Account Executive Kevin Conover

Broker: 80268 Equity Source Home Loans LLC

Origination Points: 0.000 0.00

Broker Fees: 0.00 0.00

Broker Rebate: 0.000 0.00

Corr Purch Price: 0.00

Discount Points: 0.00

Lender Fees: 0.00

BORROWER INFORMATION

Application Date: 03/16/2006

Borrower 1

Last Name: SINGLETARY

First Name: BILLY

Middle Name: E

Suffix:

Mailing Address:

169 VANHORNE ST

Jersey City, NJ 07304

Marital Status: Unmarried

Home Phone: (201)432-3905

Work Phone: 2013303225

Time on Property: 2

Time on Job: 27

SSN: 246-66-6852

FICO Score: 582

HMDA Data:

Ethnicity: Not Hispanic or Latino Sex: M DOB: 08/06/45

Race: White

Application Taken: By Telephone

Lender's Observation: No

Co-Borrower/ Borrower 2

Last Name:

First Name:

Middle Name:

Suffix:

Mailing Address:

Marital Status:

Home Phone:

Work Phone:

SSN:

HMDA Data:

Ethnicity: Sex: DOB:

Race:

Application Taken:

Lender's Observation:

APPROVAL

Risk Grade: A+

Doc Type: Full Doc - 2yr W2/Tax Returns

Loan Purpose: Cashout Refinance

Occupancy: Primary Residence

Income: 5,856.01

Front Debt Ratio: 37.412

Back Debt Ratio: 41.761

Underwriter Name: Tarene Keegan

LTV: 85.000

CLTV: 85.000

Existing Lien Balance: N/A

APPRAISAL

Sales Price: 238,000.00

Review Appraisal Amt. 280,000.00

Appraisal Amount 280,000.00

Property Type: 2 Unit

PUD Project Name:

Was the loan audited by the funder? ☐ Yes ☐ No

Auditor:

Shipper

Editor:

Supervisor / Manager

Comments:

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information			
Borrower Name <u>BILLY SINGLETARY</u>		SSN <u>248-86-8862</u>	
Co-Borrower Name _____		SSN _____	
Property Address <u>188 VANHORNE ST, Jersey City, NJ 07304</u>			
Property Type	Project Classification	Occupancy Status	Additional Property Information
<input type="checkbox"/> 1 unit	<input type="checkbox"/> Freddie Mac <input type="checkbox"/> Fannie Mae	<input checked="" type="checkbox"/> Primary Residence	Number of Units <u>2</u>
<input type="checkbox"/> 2-4 units	<input type="checkbox"/> III Condo <input type="checkbox"/> P Limited Review New <input type="checkbox"/> E PUD <input type="checkbox"/> 1 Co-op	<input type="checkbox"/> Second Home	Sales Price \$ _____
<input type="checkbox"/> Condominium	<input type="checkbox"/> II Condo <input type="checkbox"/> Q Limited Review Est. <input type="checkbox"/> F PUD <input type="checkbox"/> 2 Co-op	<input type="checkbox"/> Investment Property	Appraised Value \$ <u>280,000</u>
<input type="checkbox"/> PUD <input type="checkbox"/> Co-op	<input type="checkbox"/> I Condo <input type="checkbox"/> R Expedited New		
<input type="checkbox"/> Manufactured Housing	<input type="checkbox"/> S Expedited Est.		
<input type="checkbox"/> Single Wide	<input type="checkbox"/> T Fannie Mae Review	Property Rights	
<input type="checkbox"/> Multiwide	<input type="checkbox"/> U FHA-approved	<input checked="" type="checkbox"/> Fee Simple	
		<input type="checkbox"/> Leasehold	
Project Name _____			
II. Mortgage Information			
Loan Type	Amortization Type	Loan Purpose	Lien Position
<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Fixed-Rate—Monthly Payments	<input type="checkbox"/> Purchase	<input checked="" type="checkbox"/> First Mortgage
<input type="checkbox"/> FHA	<input type="checkbox"/> Fixed-Rate—Biweekly Payments	<input checked="" type="checkbox"/> Cash-Out Refinance	Amount of Subordinate Financing \$ _____
<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Balloon	<input type="checkbox"/> Limited Cash-Out Refinance (Fannie)	(If HELOC, include balance and credit limit)
<input type="checkbox"/> USDA/RHS	<input checked="" type="checkbox"/> ARM (type) <u>2/28 ARM</u>	<input type="checkbox"/> No Cash-Out Refinance (Freddie)	<input type="checkbox"/> Second Mortgage
	<input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> Home Improvement	
		<input type="checkbox"/> Construction to Permanent	
Note Information	Mortgage Originator	Buydown	If Second Mortgage
Original Loan Amount \$ <u>238,000</u>	<input type="checkbox"/> Seller	<input type="checkbox"/> Yes	Owner of First Mortgage
Initial P&I Payment \$ <u>1,717.66</u>	<input type="checkbox"/> Broker	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Fannie Mae <input type="checkbox"/> Freddie Mac
Initial Note Rate <u>8.350 %</u>	<input type="checkbox"/> Correspondent	Terms _____	<input type="checkbox"/> Seller/Other
Loan Term (in months) <u>480/360</u>	Broker/Correspondent Name and Company Name: _____		Original Loan Amount of First Mortgage \$ _____
III. Underwriting Information			
Underwriter's Name _____	Appraiser's Name/License # _____	Appraisal Company Name _____	
Stable Monthly Income		Present Housing Payment: \$ <u>1,699.00</u>	
	Borrower Co-Borrower Total	Proposed Monthly Payments	
Base Income \$ <u>4,775.50</u>	\$ _____ \$ <u>4,775.50</u>	Borrower's Primary Residence	
Other Income \$ _____	\$ _____	First Mortgage P&I \$ <u>1,717.66</u>	
Positive Cash Flow (subject property) \$ _____	\$ _____	Second Mortgage P&I \$ _____	
Total Income \$ <u>4,775.50</u>	\$ <u>4,775.50</u>	Hazard Insurance \$ <u>93.50</u>	
		Taxes \$ <u>402.20</u>	
		Mortgage Insurance \$ _____	
		HOA Fees \$ _____	
		Lease/Ground Rent \$ _____	
		Other \$ _____	
		Total Primary Housing Expense \$ <u>2,213.36</u>	
		Other Obligations	
		Negative Cash Flow (subject property) \$ _____	
		All Other Monthly Payments \$ <u>248.00</u>	
		Total All Monthly Payments \$ <u>2,461.36</u>	
Qualifying Ratios		Loan-to-Value Ratios	
Primary Housing Expense/Income <u>46.348 %</u>	LTV <u>85.000 %</u>		
Total Obligations/Income <u>51.541 %</u>	CLTV/TLTV <u>85.000 %</u>		
Debt-to-Housing Gap Ratio (Freddie) _____ %	HCLTV/HTLTV _____ %		
Qualifying Rate		Level of Property Review	
<input checked="" type="checkbox"/> Note Rate <u>8.350 %</u>	<input type="checkbox"/> Exterior/Interior		
<input type="checkbox"/> % Above Note Rate _____ %	<input type="checkbox"/> Exterior Only		
<input type="checkbox"/> % Below Note Rate _____ %	<input type="checkbox"/> No Appraisal		
<input type="checkbox"/> Bought-Down Rate _____ %	Form Number: _____		
<input type="checkbox"/> Other _____ %			
Risk Assessment		Escrow (T&I)	
<input type="checkbox"/> Manual Underwriting	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
<input type="checkbox"/> AUS			
<input type="checkbox"/> DU <input type="checkbox"/> LP <input type="checkbox"/> Other _____			
AUS Recommendation _____			
DU Case ID/LP AUS Key# _____			
LP Doc Class (Freddie) _____			
Representative Credit/Indicator Score _____	Community Lending/Affordable Housing Initiative <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	Home Buyers/Homeownership Education Certificate in file <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Underwriter Comments			
Borrower/Co-Borrower: FICO - 684 TransUnion - 682 Equifax - 578			

IV. Seller, Contract, and Contact Information			
Seller Name _____		Contact Name _____	
Seller Address _____		Contact Title _____	
_____		Contact Phone Number _____ ext. _____	
Seller No. _____	Investor Loan No. _____	Contact Signature _____	
Seller Loan No. _____		Date _____	
Master Commitment No. _____			
Contract No. _____			

**Multiple Loan Verification Form
REQUEST FOR MORTGAGE HISTORY**

Request

Return Item To:

To: Customer Service
Fax: (949) 475-6229

To: Dawn Fratangelo
Fax:

Date:
Printed By: Peter O'Donnell
CC/Branch: 3453/3453 - Pearl River (Region 24)
Current Loan #: 1007213491
Borrower Name: BILLY SINGLETARY
Borrower SSN: 246-66-6852
Co-borrower Name:
Co-borrower SSN:
Property Address: 169 VANHORNE ST, Jersey City, NJ 07304

LOAN NUMBER	STATUS DATE	STATUS	
			Borrower: Coborrower: Branch: Underwriter: Address:
			Borrower: Coborrower: Branch: Underwriter: Address:
			Borrower: Coborrower: Branch: Underwriter: Address:
			Borrower: Coborrower: Branch: Underwriter: Address:
			Borrower: Coborrower: Branch: Underwriter: Address:
			Borrower: Coborrower: Branch: Underwriter: Address:

MLV Message:

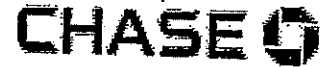
Has New Century or Affiliate funded a loan on the subject property within the last 12 months?

Last Modified: by:

Confidentiality Notice

This message is intended for the use of the individual or entity to whom it is addressed. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering the message to the intended recipient, any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the address listed above via the United States Postal Service. Thank you.

Chase
10151 Deerwood Park Boulevard
Building 300, 1st Floor
Jacksonville, FL 32256



September 11, 2018

Billy Singletary
169 Vanhorne Street
Jersey City, NJ 07304

Please send us the information we need to investigate your identity theft claim

Case Number: 2018-09-006973 & 2018-09-006989

Dear Billy Singletary:

We're writing about a notice from September 7, 2018, to Chase Mortgage Banking Post Funding Investigations that your name and Social Security number may have been used without your knowledge to obtain the home equity accounts.

To help us look into this matter, please complete and return the following enclosed form(s) and other items:

- Identity Theft/Forgery Questionnaire
- IRS Form 4506-T (Request for Transcript of Tax Return)
- SSA-89 Form (Authorization for the Social Security Administration (SSA) to Release Social Security Number (SSN) Verification form)
- A copy of your driver's license
- A copy of the police report

Please return these items by September 26, 2018, in the FedEx envelope we've enclosed. We've also enclosed an Identity Theft Help Kit, which you may find helpful, and a credit reporting agency victim assistance address/telephone directory.

If you have any questions, please call me at one of the numbers below Monday through Friday from 8 a.m. to 4:30 p.m. Eastern Time.

Sincerely,

Zack Mathenia
Investigations Specialist
Chase
1-904-620-6920 Direct number
1-800-992-7169 General number
1-800-582-0542 TTY
1-866-331-9718 Fax (Free of charge from any Chase branch)
www.chase.com

First American Title Insurance Company

SCHEDULE B - SECTION I

REQUIREMENTS

File No.: **EQ8488**

The following requirements must be met:

1. Pay the agreed amounts for the interest in the land and/or the mortgage to be insured.
2. Document(s) satisfactory to us creating the interest in the land and/or the mortgage to be insured must be signed, delivered, and recorded and properly indexed in the land records.
MORTGAGE: Billy E. Singletary and Ida Mae Singletary to Equity Source Home Loans, LLC
3. Pay us the premiums, fees and charges for the policy.
4. You must tell us in writing the name of anyone not referred to in this Commitment who will get an interest in the land or who will make a loan on the land and we may make additional requirements or exceptions relating to the interest or the loan.
5. Affidavits of Title by all sellers and all mortgagors must be submitted and this Commitment is subject to such additional exceptions, if any, we then deem appropriate.
6. Spouses, if any, of vested owners as set forth in Schedule A hereof must sign the deed if the subject premises is now or ever has been used as the primary marital premises.
7. A proper Notice of Settlement must be filed prior to closing and the documents creating the interest or interests to be insured must be recorded and indexed within the 45 day period following this filing.
8. A continuation search (rundown) of the title must be ordered not less than 24 hours prior to closing of title.
9. New Jersey Superior Court, United States District Court and United States Bankruptcy Court search dated March 14, 2006 shows **1 pages of judgments PAID WITH PROCEEDS**
NOTE: Judgments to be satisfied of record or affidavit submitted that same are not against persons in chain of title and/or purchasers, but against other with the same or similar names..
Patriot Search dated March 16, 2006 shows **CLEAR**.
10. Spouses, if any, of vested owners as set forth in Schedule A must sign the proposed insured mortgage if the subject premises is or has ever been the principal marital residence. **BOTH SIGNED**
11. Cancellation or other disposition of the Mortgage from Billy E. Singletary and Ida Mae Singletary, Husband and Wife to BNC Mortgage, Inc., dated May 19, 2005, recorded June 16, 2005, in Mortgage Book 12967 Page 39, securing \$180,000.00. **PAID WITH PROCEEDS**

Issued by:

Equititle, LLC

169 Van Horne Street

Jersey City, NJ 07304

Telephone: 732-972-1820 Fax: 732-972-0430

First American Title Insurance Company

SCHEDULE B - SECTION 2

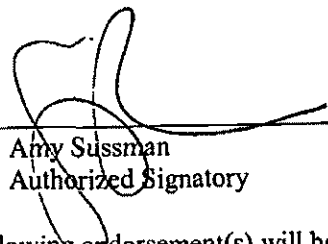
EXCEPTIONS

File No.: EQ8488

Any policy we issue will have the following exceptions unless they are taken care of to our satisfaction.

1. Defects, liens, encumbrances, adverse claims or other matters, if any, created first appearing in the public records or attaching subsequent to the effective date hereof but prior to the date the proposed insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
2. Rights or claims by parties in possession not shown by the public records.
3. Easements, or claims of easements, not shown by the public records
4. Easements, encroachments, overlaps, boundary line disputes or other matters affecting title which a survey would disclose, and which are not shown by the public records.
5. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished imposed by law and not shown by the public records.
6. Taxes, charges and assessments as described on attached sheet.
7. Subject to possible added or omitted assessments as provided by N.J.S.A 54:4-64, et seq.
8. Rights of tenants, lessees or parties in possession, if any.
9. Covenants, conditions, restrictions and easements which may exist on the land.

Countersigned: _____


Amy Sussman
Authorized Signatory

NOTE: The following endorsement(s) will be attached to the Final Mortgage Policy when applicable.

- ☒ Alta 6 (Adjustable Rate) Endorsement
- ☒ Alta 8.1 (Environmental Protection Lien) Endorsement
- ☒ Alta 9 (Restrictions Endorsement) Endorsement
- ☒ No Survey Survey Endorsement

Issued by:

Equititle, LLC

169 Van Horne Street

Jersey City, NJ 07304

Telephone: 732-972-1820 Fax: 732-972-0430

First American Title Insurance Company

SCHEDULE C

LEGAL DESCRIPTION

File No.: **EQ8488**

ALL that certain lot, parcel or tract of land, situate and lying in the City of Jersey City, County of Hudson, State of New Jersey, and being more particularly described as follows:

BEING known and designated as Lot 22 & 23 in Block 498 as shown on map entitled "Map of South Lafayette, Hudson County, New Jersey" duly filed on August 11, 1869 as Map No. 582.

FOR INFORMATIONAL PURPOSES ONLY: Also known as Lot J in Block 2041 on the City of Jersey City Tax Map.

Premises commonly known as 169 Van Horne Street, Jersey City, NJ 07304

Issued by:
Equititle, LLC

169 Van Horne Street
Jersey City, NJ 07304

Telephone: 732-972-1820 Fax: 732-972-0430

First American Title Insurance Company

Date: March 20, 2006

Equity Source Home Loans, LLC, its successors
and/or assigns
1116 Campus Drive West
Morganville, NJ 07751

Re: Closing Service Letter
Issuing Agent or Attorney
whose conduct is covered:

Equititle, LLC
1118 Campus Drive West
Morganville, NJ 07751

File No.:

EQ8488

Premises:

Lot J, Block 2041, City of Jersey City, County of Hudson

Borrower/Buyer:

Billy E. Singletary and Ida Mae Singletary

Dear Customer:

When title insurance of First American Title Insurance Company is specified for your protection in connection with the closing of the above described real estate transaction in which you are to be a lender secured by a mortgage of an interest in land, the Company, subject to the Conditions and Exclusions set forth below, hereby agrees to reimburse you for actual loss incurred by you in connection with that closing when conducted by the above named Issuing Agent (an agent authorized to issue title insurance for the Company) of First American Title Insurance Company or the above named Attorney when such loss arises out of:

1. Failure of the Issuing Agent or Attorney to comply with your written closing instructions to the extent that they relate to (a) the title to said interest in land or the validity, enforceability and priority of the lien of said mortgage on said interest in land, including the obtaining of documents and the disbursement of funds necessary to establish such title or lien, or (b) the collection and payment of funds due you; or
2. Fraud or misapplication of the Issuing Agent or Attorney in handling your funds in connection with the matters set forth in paragraph 1 above.

If you are a lender protected under the foregoing paragraph, your borrower in connection with a loan secured by a mortgage on a one to four family dwelling, which is the principal residence of the borrower, shall be protected, but only to the extent of the foregoing paragraph 2, as if this letter were addressed to your borrower. If you are a purchaser of a one to four family dwelling, including a condominium unit, which is your principal residence, and are paying cash for the purchase, you are protected, but only to the extent of the foregoing paragraph 2.

CONDITIONS AND EXCLUSIONS

A. The Company will not be liable to you for loss arising out of:

1. Failure of the Issuing Agent or Attorney to comply with your closing instructions which require title insurance protection inconsistent with that set forth in the title insurance binder or commitment issued by the Company. Instructions which require the removal of specific exceptions to title or compliance with the requirements contained in said binder or commitment shall not be deemed to be inconsistent.
2. Loss or impairment of your funds in the course of collection or while on deposit with a bank due to bank failure, insolvency or suspension, except when such shall result from failure of the Issuing Agent or the Attorney to comply with your written closing instructions to deposit the funds in a bank which you designated by name.
3. Mechanics' and materialmen's liens in connection with a construction loan transaction, except to the extent that protection against such liens is afforded by a title insurance binder, commitment or policy of the Company.

B. If the closing is to be conducted by an Issuing Agent or Attorney, a title insurance binder or commitment for the issuance of a policy of title insurance of the Company must have been received by you prior to the transmission of your final closing instructions to the Attorney.

- C. When the Company shall have reimbursed you pursuant to this letter, it shall be subrogated to all rights and remedies which you would have had against any person or property had you not been so reimbursed. Liability of the Company for such reimbursement shall be reduced to the extent that you have knowingly and voluntarily impaired the value of such right of subrogation.
- D. Any liability of the Company for loss incurred by you in connection with closings of real estate transactions by an Issuing Agent or Attorney shall be limited to the protection provided by this letter. However, this letter shall not affect the protection afforded by a title insurance binder, commitment or policy of the Company.
- E. Claims shall be made promptly to the Company at its office at Five Greentree Centre, Suite 100, Marlton, New Jersey 08053-3422. When the failure to give prompt notice shall prejudice the Company, then liability of the Company hereunder shall be reduced to the extent of such prejudice.
- F. Liability under this letter is limited to the amount of insurance committed for and is subject to all of the Conditions and Stipulations of the policy or policies committed to be issued by the Company. All liability hereunder shall merge into the policy or policies when issued.

THIS LETTER DOES NOT APPOINT THE ABOVE NAMED ATTORNEY AS AN AGENT OF FIRST AMERICAN TITLE INSURANCE COMPANY.

The protection under this Closing Service Letter is limited to the closing on the premises described in the caption of this letter.

First American Title Insurance Company

By: 
Christine Grande
Authorized Signature

NJRB 6-04 Rev. 6/1/04
(6/1/04)

<i>First American Title Insurance Company</i>	
5 Greentree Centre, Suite 100	46-50 Throckmorton Street, Suite A
Marlton, New Jersey 08053-3422	Freehold, New Jersey 07728-1945
(856) 810-0909 Fax (856) 810-0157	(732) 462-6442 Fax (732) 462-7872

Prestige New Jersey Title Agency, Inc.

87 South Street 2nd Floor

Freehold, NJ 07728

Telephone: (732) 333-0507 Fax: (732) 333-0798

September 08, 2018

Billy E. Singletary
169 Van Horne Street
Jersey City, New Jersey 07304-3319

Reference: 169 Van Horne Street - mortgages

Dear Sir:

As per your request, we have continued the search on your property from June 2005 to September 4, 2018 with the following results:

Mortgage Book 12967 page 39 – Satisfied on June 12, 2006

Mortgage Book 14297 page 1 – Satisfied on February 9, 2007 and on August 15, 2018

Mortgage Book 15516 page 1 – recorded February 15, 2007 in Book 15516 page 1; said mortgage was assigned to The Bank of New York Mellon in Book 1219 page 242.

Lis Pendens filed January 12, 2016 in Book 480 page 243.

I have enclosed copies of the above documents. I hope you were able to get in touch with your attorney and everything gets worked out for you.

Very truly yours,

Eda Cruz, Title Officer
Prestige New Jersey Title Agency, Inc.

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IN WITNESS WHEREOF, the said Assignor has hereunto set his hand and seal or caused these presents to be signed by its proper corporate officers and its corporate seal to be hereto affixed this 31st day of March, 2000.
Signed, Sealed and Delivered in the presence of or attested by:

EQUITY SOURCE HOME LOANS, LLC,
A LIMITED LIABILITY COMPANY

By: Robert Barker
Robert Barker
Partner

STATE OF NEW JERSEY,
COUNTY OF HUDSON

SS.:

I CERTIFY that on 3/31/00

Dorothy Gomer
personally came before me and stated to my satisfaction that this person (or if more than one, each person)
(a) was the maker of the attached instrument; and
(b) executed this instrument as his or her own act. Robert Gomer

Dorothy Gomer 4/4/00
Notary's Signature Date

Dorothy Gomer
Notary's printed or typed name

My commission expires:

DOROTHY J. GOMER
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 1/30/2006

BK:01144 PG:00315

8
When Recorded Mail To:
New Century Mortgage Corp.
210 Commerce
Irvine, CA 92602
Attn: Cristina Salas

ATTN:

Loan Number: 1007213491
Servicing Number:

NOA LN #1007213491

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

Assignment of Mortgage

KNOW ALL MEN BY THESE PRESENTS: THAT EQUITY SOURCE HOME LOANS, LLC, existing under the laws of the
NEW JERSEY, residing or located at 1116 CAMPUS DRIVE WEST, in the City of
MORGANVILLE, in the County of and in
the State of NEW JERSEY herein designated as the Assignor, for and in consideration of the
sum of ONE DOLLAR and other good and valuable consideration, the receipt whereof is hereby acknowledged, does by these
presents assign to NEW CENTURY MORTGAGE CORPORATION
residing or located at 18400 VON KARMAN, SUITE 1000, IRVINE, CALIFORNIA 92612

herein designated as the Assignee, a certain Mortgage dated MARCH 31, 2006 made by
BILLY E SINGLETARY AND IDA MAE SINGLETARY HUSBAND AND WIFE
on real property located in the City of JERSEY CITY
in the County of HUDSON and State of New Jersey, to secure payment of the sum of
TWO HUNDRED THIRTY-EIGHT THOUSAND AND 00/100
which mortgage is recorded in the clerk's office of the County of HUDSON on 6/21/2006 In
Book 14297 of Mortgages on Page 1

TOGETHER with the Bond, Note or other Obligation therein described, and the money due and to grow due thereon, with
the interest. TO HAVE AND TO HOLD the same unto the said Assignee forever, subject only to all the provisions contained
in the said Mortgage and the Bond, Note or other Obligation. AND the said Assignor hereby constitutes and appoints the
Assignee as the Assignor's true and lawful attorney, irrevocable in law or in equity, in the Assignor's name, place and stead
but at the Assignee's cost and expense, to have, use and take all lawful ways and means for the recovery of all the said money
and interest; and in case of payment, to discharge the same as fully as the Assignor might or could do if these presents were
not made.

AND the Assignor covenants that there is now due and owing the said Mortgage and the Bond, Note or other Obligation
secured thereby, the sum of TWO HUNDRED THIRTY-EIGHT THOUSAND AND 00/100

principal with interest thereon to be computed at the rate of EIGHT AND 225/1000 Dollars
per year from MAY 1, 2006 percent
and that there are no set-offs, counterclaims or defenses against the same,
in law or in equity, nor have there been any modifications or other changes in the original terms thereof, other than as stated
herein.

In all references herein to any parties, entities or corporations the use of any particular gender or the plural or singular
number is intended to include the appropriate gender or number as the text of the within instrument may require.

PROPERTY ADDRESS: 169 VANBORNE ST, JERSEY CITY, NEW JERSEY

BK:01144 PG:00314

9

001026816
RECEIVED
AND
RECORDED
ASM

10/11/2007 01:17P
WILLIE L. FLODD
HUDSON COUNTY
REGISTER OF DEEDS
Receipt No. 412188

Recording Requested By:
New Century Mortgage Corp.

WHEN RECORDED, MAIL TO:

NEW CENTURY MORTGAGE CORP.
210 COMMERCE
IRVINE, CA 92602
ATTN: Jennifer Rivera

NCM LN#: 1007213491

Assignment of Mortgage

BK:01144 PG:00313

3/29/2008

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Loan Number: 0023442114

(Page 6 of 9)

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Barry E. Singularity
BARRY E. SINGULARITY

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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(Sign Original Only)

FORM - ADJUSTABLE RATE BALLOONNOTE (NOT NOTARIZED)
RE-927 01/1/2008

Page 8 of 8

Check page 8 containing the notary seal
www.jpmorgan.com

Loan Number: 0023442114

(Page 4 of 4)

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

9. **OBLIGATIONS OF PERSONS UNDER THIS NOTE**
It is the duty of every person signing this Note, which person is fully and personally obligated to keep all of the provisions made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or co-maker of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or co-maker of this Note, is also obligated to keep all of the promises made in this Note. This Note shall stay in effect on its right under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

10. WAIVERS

10. WAIVERS
I and my other person who has obligations under this Note, waive the rights of Payment and Notice of Default. "Payment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Default" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. UNIFORM SECURED NOTE

11. UNIFORM SECURED NOTE
This Note is a uniform instrument with limited variations to serve jurisdictions. In addition to the provisions given in the Note Holder and under this Note, a Mortgage, Deed of Trust or Security Deed ("Security Instrument"), and the terms made in this Note, protect the Note Holder from paying more than it is owed. I do not want the provisions that I make in this Note. This Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of these conditions read as follows:

Transfer of the Property or a Beneficial Interest in Mortgages. As used in this Section (8), "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond, fee deed, contract for deed, lease, license, sales contract or narrow agreement, the basis of which is the transfer of title by Mortgages of a future due to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person) and a second deed is required to deliver the sold or transferred Property to the lender, then the lender shall be entitled to require the transfer of the Property to the lender in full or as much secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower agrees to be subordinated to Lender's lien in favor of Lender in order to obtain a loan from Lender; (b) Lender is not a lender in the ordinary course of business; or (c) Lender's exercise of this option would be prohibited by the laws of any applicable jurisdiction. The exercise of this option by Lender shall be subject to the terms and conditions of the Security Instrument and shall be subject to the terms and conditions of the Security Instrument as applicable to Lender.

The amount permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan advance. Lender also may require the transferee to sign an assignment agreement that is acceptable to Lender and that obligates the transferee to keep the assignment made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

under the Note and this Security Instrument, Lender releases Borrower in writing.

If Lender exercises the option to require payments to be made in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 9 of Article IV, which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may enforce any remedy permitted by this Security Instrument without further notice or demand on Borrower.

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Loan Number: 0023442114

(Page 3 of 8)

6. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a prepayment if I have not made all the monthly payments due under this Note. I may make a full prepayment or a partial prepayment without paying any prepayment charge. The Note Holder will use my prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my prepayment to the accrued and unpaid interest on the prepayment amount before applying my prepayment to reduce the Principal amount of this Note. If I make a partial prepayment, there will be no changes to the due date of my monthly payments unless the Note Holder agrees in writing to those changes. My partial prepayment may reduce the amount of my monthly payments after the first Change Date following my partial prepayment. However, any reduction due to my partial prepayment may be offset by an interest rate increase.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limits; and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments
If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the due date, I will pay a late charge to the Note Holder. The amount of this charge will be 5.000 % of any overdue payment of principal and interest. I will pay this late charge properly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver by Note Holder

Even if, on a date when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. These expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by mailing it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above, or at a different address if I am given a notice of that different address.

NON-ADJUSTABLE RATE BALLOON NOTE (N/A)

Page 3 of 8

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14
Loan Number: 0023442114

Exhibit 2
(Copy of Note/Credit Agreement)

(Page 3 of 4)

Loan Number: 1007213491

ADJUSTABLE RATE BALLOON NOTE

(LIBOR Six-Month Index (As Published in The Wall Street Journal) - Rate Caps)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. THIS NOTE LIMITS THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEREON. THERE IS NO DELAY IN REPAYING THE LOAN AT THIS TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENTS OUT OF OTHER ASSETS THAT YOU MAY OWN OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, TO LEND YOU THE MONEY. IF YOU REPAY THE LOAN AT MATURITY, YOU MAY HAVE TO PAY FOR OR SHARE IN THE COSTS NORMALLY ASSOCIATED WITH A NEW LOAN IF YOU OBTAIN A NEW LOAN FROM THE SAME LENDER.

MARCH 31, 2006

MORGANVILLE

NEW JERSEY

160 VANHORN ST. JERSEY CITY, NEW JERSEY 07304

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 225,000.00. (This amount is called "Principal", plus interest, to the order of Lender, Citicorp U.S. TRUST COMPANY, N.A., A LIMITED LIABILITY COMPANY (CPL # 0040863). I will make all payments under this Note in the form of cash, check or money order. I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 0.225 %. The interest rate I will pay may change in accordance with Section 4 of this Note. The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(V) of this Note.

3. PAYMENTS

(A) Time and Place of Payments
I will pay principal and interest by making a payment every month. I will make my monthly payments on the 1st day of each month beginning on JUNE 1, 2006. My monthly payments will be held in an account "CO" (your designated period for "Amortization Period"). I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each month's payment will be applied as of the scheduled due date and will be applied as interest before Principal. As on MAY 1, 2006, I will owe amounts under this Note. I will pay these amounts in full on that date, which is called the "Maturity Date."

FORM - ADJUSTABLE RATE BALLOON NOTE (BANKNOTE) AND

Page 1 of 2

Read the information about this loan carefully before you sign.

RECEIVED

MAA
6/14/2018 v6

Page 3 of 9

15
Loan Number: 0023442114

Exhibit 1

A DISCHARGE OF MORTGAGE executed by CHASE HOME FINANCE, LLC, dated JANUARY 25, 2007 and recorded on FEBRUARY 09, 2007 BOOK 00991 PAGE 00234 INSTRUMENT NUMBER 001004196.

An assignment from EQUITY SOURCE HOME LOANS, LLC to NEW CENTURY MORTGAGE CORPORATION, dated MARCH 31, 2006 and recorded on OCTOBER 11, 2007 BOOK 01144 PAGE 00313 INSTRUMENT NUMBER 001026816.

16

Loan Number: 0023442114

NEW JERSEY ACKNOWLEDGEMENT

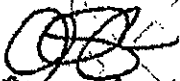
ACKNOWLEDGMENT

State of Louisiana

Parish of Ouachita

On this 06 day of AUGUST, 2018, before me appeared ERICA S. WEBB, to me personally known, who, being by me duly sworn (or affirmed) did say that he/she is the VICE PRESIDENT, of JPMorgan Chase Bank, National Association, and that the seal affixed to said instrument is the corporate seal of said entity and that the instrument was signed and sealed on behalf of the said entity by authority of its board of directors and that ERICA S. WEBB acknowledged the instrument to be the free act and deed of the said entity.

AMY GOTT
OUACHITA PARISH, LOUISIANA
LIFETIME COMMISSION
NOTARY ID # 66398


Amy Gott, Notary Public
ID No. 00398
Lifetime Commission

17

Loan Number: 0023442114

4. Attached hereto as Exhibit 1 is a list of all documents of record relating to this Security Instrument that I have identified based on this review.
5. Based on the search described above, it appears there is a gap in the chain of assignments of the Security Instrument between **NEW CENTURY MORTGAGE CORPORATION** and **CHASE HOME FINANCE, LLC**. One or more assignments may be missing within this gap. I have concluded that such assignment(s) either were never completed or, if completed, were never recorded. After a good faith attempt, I have concluded such assignment(s) cannot now be obtained.



JPMorgan Chase Bank, National Association

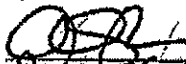
By: 

Name: ERICA S. WEBB

Title: VICE PRESIDENT

Date: AUGUST 06, 2018

Subscribed and sworn to (or affirmed) before me
this 06 day of AUGUST, 2018,
by ERICA S. WEBB.



Notary Public

ID No. 00390

Ouachita Parish, Louisiana

Lifetime Commission

EXHIBIT

L

AT RUN

CHASE

201-705-6191

866-212
ERNEST 2834
ALNEH BUSINESS

(2)

Chase Home Finance LLC
P.O. Box 509011
San Diego, CA 92150-9011
10790 Rancho Bernardo Road
San Diego, CA 92127

RYAN PARKS

EXT:

ROA MARCON

(12)

BILLY E SINGLETARY
169 VAN HORNE ST
JERSEY CITY NJ 07304

April 6, 2006

A.C.B.S.

LETTER TO CHASE

RE: Loan Number 20790812

Dear Borrower(s):

AND OTHER ID NOT MY ID HORIZON CAPITAL
508-242-7338

Thank you for your payoff funds. We have marked your loan file "Paid in Full" and will release our lien against your property once the funds have been paid by the maker's bank. The release will be sent directly to the county recorder's office with instructions to record the release and return it directly to your attention at your address listed above.

We appreciate your business. If we can be of further assistance, please call our Customer Care Department at (800) 548-7912, Monday through Friday, between 8:00 a.m. and 8:00 p.m., Eastern Time.

Sincerely.

Customer Care Department

MARQUE MARIOTTE
303-848-9136

877-344-3080
COMMERCIAL LOANS

LIEN RELEASE
CUSTOMER SERVICE
RESEARCH
PM CHASE

EXHIBIT

M

Fax Server

9/28/2020 1:33:49 PM PAGE 35/047 Fax Server

09/28/2020 1:33:49 PM

100 (Page 35 of 43) Showing 20 of 43 Items

09/28/2020

STATEMENT (Transactions Without Sellers)

File Number: 26-07188724		Loan Number: 001208857		Mortgage Inc. Case #:	
NAME AND ADDRESS OF BORROWER: BILLY E SINGLETARY, TAMAR SINGLETARY, 188 VAN MORRIS ST JERSEY CITY NJ, 07304-1516					
NAME AND ADDRESS OF LENDER: ACCREDITED HOME LENDERS 1000 AVENUE OF SCIENCE SAN DIEGO, CA, 92126					
PROPERTY LOCATION: 188 VAN MORRIS ST JERSEY CITY NJ, 07304-1516					
SETTLEMENT AGENT: LENDERS FIRST CHOICE					
PLACE OF SETTLEMENT:					
SETTLEMENT DATE: 12/1/2006			DISBURSEMENT DATE: 12/1/2006		
I. SETTLEMENT CHARGES			II. DISBURSEMENT TO OTHERS		
800. Home Payable in Connection With Loan			1601. PAYOFF FOR LCA#23462114		
801. Loan Origination Fee TO WTL			CHASE		
802. Loan Discount			1602. 3rd and 4th QTR TAXES DEL		
803.			Jersey City Tax Collector		
804. Credit Report			1603. TAXES DUE 12/07		
805. Lender's Inspection Fee			Jersey City Tax Collector		
806. Mortgage Insurance Application Fee			1604.		
807. Assumption Fee			1605.		
808.			1606.		
809. VSP FEE TO WTL, FUTA \$3,750.00			1607.		
810. APPLICATION FEE TO WTL			1608.		
811. Home Required By Lender To Be Paid In Advance			1609.		
812. Interest from 12/1/2006 TO DISBURSEMENT @ \$62.67/DAY			1610.		
813. Mortgage Insurance Premium for			1611.		
814. Hazard Insurance Premium for			1612.		
815.			1613.		
816. Reserve Deposited With Lender			1614.		
1001. Hazard insurance			1615.		
1002. Mortgage insurance			1616.		
1003. City property taxes			1617.		
1004. Credit history charge 2 months @ \$274.36 per month			1618.		
1005. Annual assessments			1619.		
1006.			1620.		
1007.			1621.		
1008. Aggregate Adjustment			1622. TOTAL DISBURSED (with or less 1603)		
1100. Title Charges			\$242,814.40		
1101. Balloonment or closing fee LENDERS FIRST CHOICE			1623. Loan Amount		
1102. Abstract or site search			1624. Pro Check/Draft from Borrower		
1103. Title examination LENDERS FIRST CHOICE			1625. Home sold settlement charges		
1104. Title insurance binder			(Less 1400)		
1105. Document preparation LENDERS FIRST CHOICE			1626. Net Disbursements to		
1106. Signing Fee LENDERS FIRST CHOICE			Others (line 1625)		
1107. Attorney's Fees			1627. Equals disbursements to borrower		
1108. Title insurance LENDERS FIRST CHOICE			Certified to be a True and Correct		
1109. Title insurance LENDERS FIRST CHOICE			Copy of the Final HUD Statement		
1110. Title insurance LENDERS FIRST CHOICE			K. Not Settlement		
1111. Wire Fee LENDERS FIRST CHOICE			1628. Less Amount		
1112. Delivery Fee LENDERS FIRST CHOICE			1629. Pro Check/Draft from Borrower		
1113. ALTA \$ 1,319			1630. Home sold settlement charges		
1200. Government Recording and Transfer Charge			(Less 1400)		
1201. Recording fees, Hudson County Register			1631. Net Disbursements to		
1202. City/County fees/taxes			Others (line 1625)		
1203. State tax stamps			1632. Equals disbursements to borrower		
1204.			1633.		
1205.			1634.		
1206. Additional Settlement Charges			1635.		
1301. Survey			1636.		
1302. Post inspection			1637.		
1303.			1638.		
1304.			1639.		
1305.			1640.		
1306. Total Settlement charges (with or less 1002)			\$12,740.31		
The undersigned hereby certifies that the foregoing is a true and correct copy of the statement of the disbursements to the borrower as of the date of the settlement.			which were received and paid for, or will be disbursed by the undersigned or paid for by the undersigned or the borrower.		

X
LENDERS FIRST CHOICE

X
BILLY E SINGLETARY

X
TAMAR SINGLETARY

EXHIBIT

N

Borrower(s):
BILLY SINGLETARY

Date: 03/31/06

TANGIBLE BENEFIT

Lender evaluates proposed loan terms and whether they are in the borrower's best interests when considering a loan application. It is Lender's belief that, if funded, this loan represents a tangible benefit to the borrower. Tangible Benefits may include, but are not limited to, the following:

1. Purchase a primary residence, vacation home, or investment property.
Loan Purpose: Cashout Refinance Occupancy: Primary Residence ☐
2. A reduction in the borrower's interest rate.
Existing Interest Rate: 0.000 New Interest Rate: 8.225 ☐
3. A reduction in the borrower's overall monthly debt payment obligations.
Present Housing: \$1,699.00 Proposed Housing: \$2,190.86 Increasing: \$491.86 ☐
4. Conversion of borrower's negatively amortized or balloon-term loan to a fully amortizing loan. ☐
5. Conversion of borrower's ARM loan to a fixed-rate loan.
Loan Program: 40/30Yr LIB6Mo 2YrFx 1.5/7 CAP BLLN30 ☐
6. A reduction in the term of borrower's existing loan resulting in less overall interest paid over the life of the loan. ☐
7. Cash out to the borrower and/or consumer debt consolidation in excess of prepaid finance charges plus the amount of a prepayment penalty, if any to be paid by the borrower at the time of refinance. ☐

Cash Out:	\$47,817.96	Prepaid Finance Charges:	\$10,490.00	
Consumer Debt:	\$0.00	Prepayment Penalty on Existing Loan:	\$0.00	Difference:
Benefit:	\$47,817.96	Cost:	\$10,490.00	\$37,327.96
8. The new loan will help borrower prevent default on borrower's existing loan. ☐
9. The new loan will help borrower meet some other immediate financial need that the borrower considers to be important (e.g. medical expenses for a family member, assisting a relative with financial needs, home improvements or repairs, etc.) ☐
10. Other: ☐

In addition to Tangible Benefit, if this transaction is a refinance of the same property Lender financed within the previous 12 months, the loan decision is reviewed by a corporate officer or senior level operations manager to confirm that loan terms are fair and appropriate.

Last Modified: 03/28/2006

By: Tarene Keegan

Borrower(s):
BILLY E SINGLETARY

Date: 03/31/06

TANGIBLE BENEFIT

Lender evaluates proposed loan terms and whether they are in the borrower's best interests when considering a loan application. It is Lender's belief that, if funded, this loan represents a tangible benefit to the borrower. Tangible Benefits may include, but are not limited to, the following:

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Loan Program: 40/30Yr LIB6Mo 2YrFx 1.5/7 CAP BLLN30 ☐
6. A reduction in the term of borrower's existing loan resulting in less overall interest paid over the life of the loan. ☐
7. Cash out to the borrower and/or consumer debt consolidation in excess of prepaid finance charges plus the amount of a prepayment penalty, if any to be paid by the borrower at the time of refinance. ☒

Cash Out:	\$47,853.54	Prepaid Finance Charges:	\$10,454.42		
Consumer Debt:	\$0.00	Prepayment Penalty on Existing Loan:	\$0.00	Difference:	\$37,399.12
Benefit:	\$47,853.54	Cost:	\$10,454.42		
8. The new loan will help borrower prevent default on borrower's existing loan. ☐
9. The new loan will help borrower meet some other immediate financial need that the borrower considers to be important (e.g. medical expenses for a family member, assisting a relative with financial needs, home improvements or repairs, etc.) ☐
10. Other: ☐



In addition to Tangible Benefit, if this transaction is a refinance of the same property Lender financed within the previous 12 months, the loan decision is reviewed by a corporate officer or senior level operations manager to confirm that loan terms are fair and appropriate.

Last Modified: 04/17/2006

By: Dymphna Hunt